

## **Remarks/Arguments**

### **35 U.S.C. § 112, First Paragraph Rejection**

Claims 21-40 are rejected under 35 U.S.C. § 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor, at the time the application was filed, had possession of the claimed invention. The Office Action stated that the “cash switch” recited in the claims did not appear to be in the originally filed specification. Applicant traverses this rejection.

As discussed with the Examiner in the telephone interview of January 18, 2008, Cash switch 42 appears in Figure 1 and is described in ¶ [0071] below:

[0071] A **Cash “Switch” 42** is used to approve transactions when customers choose to pay with cash. The client device can accept bills or legal tender using a cash acceptor or bill reader 16, similar to the kind used with vending machines. The client device validates the acceptance of bills and details the dollar amount accepted in the request message. The **cash switch 42** in some configurations may only validate the amount and respond to the ETS 2. Even though this simple check can be carried out in the present ETS system 1, the **cash switch 42** may also have a separate utility in other applications.

Cash switch 42 is also referenced in at least ¶¶’s 43 and 52.

In view of the foregoing Applicant submits that reconsideration and favorable action is respectfully requested.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,790 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,  
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